

Information to identify the case:

Debtor 1	Carla L Matos	Social Security number or ITIN	xxx-xx-0762
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	19-18451-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carla L Matos

7/23/24

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Carla L Matos
Debtor

Case No. 19-18451-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 23, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2024:

Recip ID	Recipient Name and Address
db	+ Carla L Matos, 80 Rutgers Street, Maplewood, NJ 07040-3252
518252046	+ Aspire Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001
518206752	+ Gerard L. Gonsalves, DMD PA, 2168 Millburn Ave, Maplewood, NJ 07040-2640
518206753	Hls, 150 Allegheny Center Mall, Pittsburgh, PA 15212
518206766	Terra Seasons Landscaping, Morris Avenue, Union, NJ 07083

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 23 2024 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 23 2024 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PRA.COM	Jul 24 2024 00:39:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518206740	+ Email/Text: smacknowski@msscuso.com	Jul 23 2024 20:50:00	Aspire Fcu, 67 Walnut Ave Ste 401, Clark, NJ 07066-1696
518206741	+ EDI: CITICORP	Jul 24 2024 00:39:00	Best Buy/Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
518206742	+ EDI: BANKAMER	Jul 24 2024 00:39:00	Bk Of Amer, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
518206743	EDI: CAPITALONE.COM	Jul 24 2024 00:39:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
518287578	+ EDI: AIS.COM	Jul 24 2024 00:39:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518206744	+ EDI: WFNNB.COM	Jul 24 2024 00:39:00	Cb/Vicsrt, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518206745	+ EDI: WFNNB.COM	Jul 24 2024 00:39:00	Comenitybank/Ny&Co, Po Box 182789, Columbus, OH 43218-2789
518206746	+ EDI: WFNNB.COM	Jul 24 2024 00:39:00	Comenitybank/Victoria, Po Box 182789, Columbus, OH 43218-2789
518206747	+ EDI: WFNNB.COM	Jul 24 2024 00:39:00	Comenitycb/Overstock, Po Box 182120, Columbus, OH 43218-2120
518206748	+ Email/PDF: creditonebknofications@resurgent.com	Jul 23 2024 21:08:41	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
518325202	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		

District/off: 0312-2

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		Jul 23 2024 20:49:00	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518224662	EDI: DISCOVER	Jul 24 2024 00:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518206749	+ EDI: DISCOVER	Jul 24 2024 00:39:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
518206750	Email/Text: bankruptcycourts@equifax.com	Jul 23 2024 20:49:00	Equifax, P.O. Box 740241, Atlanta, GA 30374
518206751	^ MEBN	Jul 23 2024 20:49:37	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
518206754	+ Email/Text: BKRMailOPS@weltman.com	Jul 23 2024 20:49:00	Jared, 375 Ghent Rd, Akron, OH 44333-4601
518308247	Email/PDF: resurgentbknotifications@resurgent.com	Jul 23 2024 20:57:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518270288	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 23 2024 20:49:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
518206755	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 23 2024 20:49:00	Mia Kiritsis, Esq., In House Counsel for Midland Funding, LL, 1037 Raymond Blvd, Suite 710, Newark, NJ 07102-5423
518206756	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 23 2024 20:49:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
518333801	EDI: PRA.COM	Jul 24 2024 00:39:00	Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
518337398	EDI: PRA.COM	Jul 24 2024 00:39:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
518334828	EDI: PRA.COM	Jul 24 2024 00:39:00	Portfolio Recovery Associates, LLC, c/o Pc Richard, POB 41067, Norfolk VA 23541
518332597	EDI: PRA.COM	Jul 24 2024 00:39:00	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
518321960	EDI: Q3G.COM	Jul 24 2024 00:39:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518206758	+ Email/Text: RASEBN@raslg.com	Jul 23 2024 20:48:00	RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518206759	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 23 2024 20:49:00	Specialized Loan Servi, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518206760	+ EDI: SYNC	Jul 24 2024 00:39:00	Syncb/Amazon, Po Box 965015, Orlando, FL 32896-5015
518206761	+ EDI: SYNC	Jul 24 2024 00:39:00	Syncb/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
518206762	+ EDI: SYNC	Jul 24 2024 00:39:00	Syncb/Oldn, 4125 Windward Plaza, Alpharetta, GA 30005-8738
518206763	+ EDI: SYNC	Jul 24 2024 00:39:00	Syncb/Pc Richard, Po Box 965036, Orlando, FL 32896-5036
518206764	+ EDI: SYNC	Jul 24 2024 00:39:00	Syncb/Walmart, Po Box 965024, Orlando, FL 32896-5024
518209426	^ MEBN	Jul 23 2024 20:51:36	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518252223	+ Email/Text: bncmail@w-legal.com	Jul 23 2024 20:49:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

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518206765	+ EDI: WTRRN BANK.COM	Jul 24 2024 00:39:00	Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673
518206767	^ MEBN	Jul 23 2024 20:47:54	TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
518315062	+ EDI: AIS.COM	Jul 24 2024 00:39:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518206768	+ Email/Text: dwarshaw@warshawlawfirm.com	Jul 23 2024 20:50:00	Warshaw Law Firm, LLC, 266 King George Road, Warren, NJ 07059-5187

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Motor Credit Corporation
518206757		Midland Funding, LLC

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for FFMLT Trust 2005-FF8, Mortgage Pass-Through Certificates, Series 2005-FF8 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Justin M Gillman	on behalf of Debtor Carla L Matos ecf@gbclawgroup.com GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clcio.com;jgillman@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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